THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI DALBIR SINGH): (a) The Savings Schemes under operation are as follows:

1. Post Office Savings Account.
2. Post Office Time Deposit, (1 year, 2 year, 3 year and 5 year) account.
3. Post Office Recurring Deposit Account.
4. National Savings Scheme, 1987.
5. Post Office Monthly Income Account.
6. Indira Vikas Patra.
7. Kisan Vikas Patra.
8. National Savings Certificates (VIII Issue).
9. Public Provident Fund.
10. Deposit Scheme for Retiring Government Employees, 1989.
11. Deposit Scheme for Retiring Employees of Public Sector Companies, 1991.

(b) The information is given in annexures

[*See* Appendix CLXI, Annexure No. 8]

(c) and (d) There was no decline in over all collections during the last three years.

(e) The accounts are not maintained schemewise/statewise.

(f) The steps taken to boost the collections include increase in interest rates, extension of fiscal concessions, publicity measures etc.

Interest on National Savings Scheme

385. SHRI SURESH PACHOURI: Will the Minister of FINANCE be pleased to state:

(a) whether the interest on the deposits in National Savings Scheme continues to accrue even after the amount is not withdrawn on maturity;

(b) if not, the reasons therefor; and

(c) whether Government propose to allow the interest to accrue after maturity, to encourage savings?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI DALBIR SINGH): (a) There is a lock in period of 3 years. But there is no fixed maturity period thereafter. So long as a person does not make a withdrawal he will continue to earn interest at 11 per cent annum on the balance including the interest credited to the account.

(b) and (c) Do not arise.

Inclusion of working capital under latest investment policy for small Enterprises

386. SHRI ASHOK NATH VERMA: Will the Minister of FINANCE be pleased to state:

(a) whether Government have reconsidered inclusion of working capital under latest policy measures for tiny enterprises under enhanced ceiling of Rs. 5 lakhs irrespective of location of the units in order to enlarge the flow of assistance and facilitate growth of employment;

(b) whether it is a fact that by inclusion of working capital in the investment limit of tiny sector, country would witness higher growth rate of employment;

(c) if so, what would be the promoter's contribution for tiny sector;